



Testimony Supporting

H.B. No. 6781: An Act Addressing Housing Affordability for Residents in the State, S.B. No. 4: An Act Concerning Connecticut's Present and Future Housing Needs, and H.B. No. 6633: An Act Concerning a Needs Assessment and Fair Share Plans for Municipalities to Increase Affordable Housing

Joint Committee on Housing February 28, 2023

Dear Senator Moore, Representative Luxenberg, Senator Lesser, Representative Khan, Senator Sampson, Representative Scott, and esteemed members of the Housing Committee:

My name is Samaila Adelaiye, and I am submitting testimony today on behalf of Connecticut Voices for Children, a research-based advocacy organization working to ensure that one day Connecticut will be a thriving and equitable state where all children achieve their full potential.

Connecticut Voices for Children is testifying in support of H.B. No. 6781: An Act Addressing Housing Affordability for Residents in the State, S.B. No. 4: An Act Concerning Connecticut's Present and Future Housing Needs, and H.B. No. 6633: An Act Concerning a Needs Assessment and Fair Share Plans for Municipalities to Increase Affordable Housing

Testimony for H.B. 6781

Connecticut Voices for Children An Act Addressing Housing Affordability for Residents in the State: CT Voices supports H.B. 6781 and the many important reforms and investments it would make in housing affordability in our state. This testimony includes explanations of our support for specific components of the bill:

Housing code fines

We support the provisions in H.B.6781 to raise the maximum housing code violation to \$2,000 because it will help municipalities enforce the housing codes that ensure renters live in the safe, quality housing that they're paying for every month. Over the last several years, landlords across Connecticut have been taken to criminal court on charges of violating local housing codes. In many of these cases, the landlords have pled guilty and then paid the maximum fine of \$250 per violation, which is set under CT Gen Stat § 7-148 § (10) (A). This \$250 maximum is the same for all municipal fines, unless otherwise specified in state statute, and was changed to \$250—from \$100—in 2003. Raising the maximum fine for housing code violations from \$250 to \$2,000 will protect tenants and increase accountability for landlords who do not keep their properties in safe and sanitary conditions. The value of the \$250 maximum fine has eroded greatly due to inflation since it was established in 2003, and we should allow municipalities to raise the fine to protect tenants and enforce our housing codes.

Many landlords, because this fine is so low, appear to be comfortable paying the fine rather than doing proper and consistent maintenance, creating unsafe living conditions for tenants. For

example, in August 2022, Shmuel Aizenberg, the owner of the New Haven-based Ocean Management real estate company, paid a total fine of \$2,500 for housing code violations in 10 of Ocean's units. The violations included allowing "holes in the bathroom ceiling, a leaking bathroom ceiling, and loose and falling ceiling tiles in the bathroom" of one apartment and "a damp, bulging and badly stained bedroom ceiling, a ceiling in danger of collapse, loose kitchen ceiling tiles, a bathroom ceiling with mold throughout, a bathroom ceiling in danger of collapse, and defective gutters" at another, according to the *New Haven Independent*. In addition to the \$2,500 fine he paid in August, over the past two and a half years, Aizenberg has paid \$1,500 for six violations in February 2023, \$6,250 for 25 violations in December 2022, \$3,750 in fines for 15 violations in May 2022, and \$500 for two violations in October 2021. Based on this pattern of repetitive neglect, it appears that at least for some major landlords, the \$250 maximum fine is not high enough to ensure landlords give their tenants the safe, quality housing they deserve.

The lack of significant consequences for landlords failing to maintain safe rental properties is especially harmful given that municipalities frequently do not have enough staff capacity to inspect the thousands of local rental properties where housing code violations may exist, meaning absentee landlords know they both are unlikely to face enforcement for housing code violations, and even if they do, the fine will not be high enough to matter. To address both of these issues, we recommend that lawmakers consider amending this legislation so that revenue from the increased housing code fine is split between the state and the municipality. This change will provide additional resources to municipalities that they can use to expand their housing code enforcement capacity, which will protect more tenants across the state. We also recommend amending the bill to tie the maximum housing code violation to inflation going forward, which will ensure that the impact of the fine is not reduced by inflation as it has been over the past 20 years.

Tenant protections related to walk-throughs of rental units, tenant screening fees, and disclosure of the rights of certain tenants

CT Voices supports provisions of H.B. 6781 permitting tenants to conduct a walk-through inspection of a dwelling unit before moving in, prohibiting landlords from retaining any part of the security deposit for a condition that was noted in the walk-through, and directing the Commissioner of Housing to prepare a standardized walk-through checklist for landlords and tenants. Landlords hold significant power over tenants. Once a tenant has moved out, a landlord are often able to withhold all or part of the security deposit based on little evidence the tenant caused damage to the property. The provisions in H.B. 6781 related to walk-throughs will help establish a more standardized process for tenants to assess the condition of a rental unit before moving in and will remove ambiguity as to the cause of potential defects or damage, thereby reducing a landlord's ability to unjustifiably keep a security deposit.

Voices also supports provisions of H.B. 6781 limiting fees a landlord may charge in connection with tenant screenings. Tenant screening fees can be a significant burden on prospective renters, particularly when housing is in short supply and renters may submit applications for several units before being accepted for one. This provision would limit the cost to prospective tenants by ensuring that landlords cannot overcharge them for screening fees and by allowing them to reuse screening reports within thirty days of their rental application.

Finally, CT Voices supports provisions of H.B. 6781 requiring landlords to provide written notice to certain protected tenants of their legal rights regarding evictions. Sec. 3. Section 47a-23c of the Connecticut General Statutes is vital to ensuring the elderly and disabled cannot be evicted from their homes without just cause. However, these protected tenants may be unaware of their rights pursuant to this section, and landlords may take advantage of this and evict them anyway. Therefore, it is imperative that these tenants are made aware of their rights to ensure they can freely exercise them.

Requirements that housing authorities provide residents a copy of maintenance contact information and a list of the rights and responsibilities of tenants and landlords

CT Voices supports this effort to improve maintenance and transparency at housing authority developments and help ensure that housing authority residents are aware of both their rights as tenants and the responsibilities of housing authorities to provide safe, quality housing.

Allowing municipalities to require natural person ownership disclosure for rental properties

CT Voices supports the provisions in H.B. 6781 which would allow municipalities to require the disclosure of natural person ownership of rental property. We also suggest amending H.B. 6781 to require—as opposed to allow—municipalities to collect natural person property ownership information. This type of disclosure and the resulting transparency are essential in Connecticut because in many instances, tenants and municipal housing agencies must go to extreme lengths to contact landlords or property managers who may be hidden behind a series of nested LLCs. This inhibits the ability of municipalities to properly and promptly address housing code violations or emergencies that may arise at rental properties, and it causes confusion for tenants and makes it harder for them to advocate for the safe and sanitary housing conditions that they deserve. It

Landlords' ability to hide the names and contact information of property owners and managers creates two problems. First, housing code violations, particularly persistent ones, may be detrimental to the health and well-being of residents. Second, opaque ownership often requires municipalities to exhaust resources and time on finding responsible parties.

There is extensive evidence that unsafe housing conditions, often resulting from housing code violations, are detrimental to residents' health. Specifically, structural defects and poor ventilation can lead to increased incidence of asthma, a major cause of school absences, emergency room visits, and hospitalizations.ⁱⁱⁱ Additionally, mold growth is a risk factor for respiratory illnesses and symptoms, particularly in children, and rodent and pest infestation can increase the risk of contracting communicable diseases.^{iv} Finally, faulty heating and electrical equipment causes a substantial portion of fatal residential fires.^v

Moreover, in certain cases, municipal housing agencies may be forced to use public funds to make emergency repairs to protect tenants who live in housing units where the agency cannot identify the ownership responsible for maintaining the property. The agencies then spend more time and resources finding the properties' landlord to recoup these funds. This process represents a waste of municipalities' time and resources.

Precedent for Natural Person Disclosure Requirement in Other States

Connecticut would not be the first of its peers to implement a natural person disclosure requirement for property owners. In New York, state law was amended in 2019 to require natural person ownership disclosure for certain property transfers. Viiviiiix This law was passed largely for the same reason the requirement is being considered in Connecticut: municipal officials were unable to find landlords to make needed repairs on properties. In New Jersey, landlords are required to register their rental properties with their municipality or a state agency; this registration must include information regarding the natural person responsible for the property. In Rhode Island, a similar requirement was debated in the 2022 legislative session, again with the goal of making it easier for tenants and housing agencies to have unsafe housing conditions fixed. Xii

Additionally, there is precedent for this type of mandated ownership disclosure in Connecticut. Under CT Gen Stat § 7-148ii, any person who forecloses on a residential property is required to keep their name and contact information on file with the municipality's town clerk. Legislation to require the disclosure of natural person ownership of rental property should be modeled on this statute, which was aimed at preventing blight and neglect at foreclosed properties.

Addressing Privacy Concerns

A primary concern of opponents of natural person disclosure is privacy: they contend that requiring landlords to disclose natural person ownership information, including names and addresses, could lead to harassment of landlords in extreme cases. However, the text of this legislation does not require the municipal agencies to which natural person ownership is disclosed to share this information publicly. In fact, Connecticut law expressly prohibits the sharing of information by tax assessors except in certain limited instances. Therefore, we recommend amendments to H.B. 6781 which require disclosure of natural person ownership while prohibiting municipalities from making the addresses of property owners public. We believe that with these changes, transparency related to housing ownership will increase, municipal housing agencies and tenants will be better able to advocate for safe, quality housing conditions, and landlords will be confident that their privacy will not be violated.

Protections against discrimination for tenants with past eviction history

CT Voices supports the effort to make it illegal for landlords to discriminate against tenants based on eviction history outside of the past five years. These provisions of H.B. 6781 will help more prospective tenants find safe and affordable housing, regardless of their old housing history. Denying someone housing based on an eviction that happened more than five years before is unjust and unfair and can be a significant barrier for individuals who are trying to build stability after long past moments of financial or housing insecurity. xiv

Empowerment of the Office of Responsible Growth and provisions requiring towns to affirmatively further fair housing

CT Voices supports the provisions in H.B. 6781 that would empower the Office of Responsible Growth and strengthen requirements related to 8-30(j) affordable housing plans. By requiring towns to plan to affirmatively further fair housing in their affordable housing plans and removing eligibility for certain towns that do not comply, more towns may plan for the much needed housing our state is missing.

Task force on expanding sewer capacity

CT Voices supports the effort to study how Connecticut can expand sewer capacity. Lack of sewer capacity is frequently cited as a reason that new housing cannot be built in many parts of the state. As our state grows and we attempt to deal with the lowest housing vacancy rate in the country as of this past fall, we need new places to build affordable housing for Connecticut families.^{xv} Studying how the state can expand sewer capacity will help us work towards expanding housing options across the state.

Provisions related to 8-30(g) and "middle housing"

CT Voices believes that any changes to the 8-30(g) statute that would help towns achieve a moratorium under the law must be focused on building deed restricted affordable housing.

Common application for rental assistance and vouchers programs

CT Voices supports efforts to create a common application for rental assistance and vouchers and require programs to accept it because these provisions will reduce the barriers that make it difficult for many recipients of voucher programs to actually use their vouchers. Tenants should not need to jump through hoops in order to figure out where across state housing assistance is available. That said, we understand that federal laws and regulations will need to be accounted for in realizing this effort.

As has been documented in recent reporting, more than half of affordable housing vouchers have been going unused over the past two years because tenants cannot find affordable and available apartments. Requiring public housing authorities (PHAs) to publicly list the value of their available housing vouchers protects recipients and creating a statewide voucher waiting list may give renters a better understanding of the options available to them as well centralize and simplify the process of finding housing assistance.

Outreach to landlords related to voucher programs and a study on improving the efficiency of processing applications for rental assistance programs.

CT Voices supports efforts to expand outreach to landlords to encourage them to rent to voucher recipients. As mentioned above, more than half of affordable housing vouchers have been going unused over the past two years, in part because many landlords appear to try to avoid renting to residents with vouchers—even though source of income discrimination is illegal. *vii We believe this outreach effort should seek to dispel misconceptions and biases that landlords may hold about Connecticut residents who have vouchers, and it should include education about and potentially additional enforcement of the law that prohibits source of income discrimination. To help with the aforementioned effort, CT Voices supports efforts to speed up the processing of rental assistance applications so that landlords are encouraged to participate in the program, which will open up new housing opportunities for residents who have access to assistance.

\$75 million to help with creating housing in hotels, malls, and office buildings in nondistressed municipalities

CT Voices supports efforts to expand funding for new housing in non-distressed municipalities, and hotel, mall, and office conversions are a logical step towards addressing Connecticut's housing shortage. CT Voices recommends that funding for housing in non-distressed

municipalities be focused on building affordable housing options accessible to low- and middle-income families, preferably for those between 20-40 percent AMI.

\$27+ million for coordinated access networks, 2-1-1, rental assistance, and diversionary and flexible housing programs

CT Voices supports the critical \$27+ million investment that H.B. 6781 would make in homelessness services, rental assistance, and diversionary and flexible housing programs in our state. At Voices, our focus is on improving the well-being of children and families across Connecticut, and we strongly believe that addressing houselessness is crucial to ensuring that all children have access to safe, stable, and nurturing environments to thrive in.

Making this investment in Coordinated Access Networks and 2-1-1 systems will help get people housed *now* and provide families with the resources they need to regain stability. In this unprecedented moment of scarce housing, high rent, and rising houselessness, the homeless response system needs a surge of funding so it can help families access affordable housing, find support for mental health and substance abuse issues, and simply stay warm during the cold winter months when the lack of a stable home can be incredibly dangerous. If we make this investment to rescue the homeless response system, families will be able to get back on their feet and build a brighter future for themselves and their children. It is our belief at Voices that investing in services for the houseless is not only the right thing to do, but it is also a wise investment in our communities and the future of our state because our economy, neighborhoods, and families are strong when we leave no one behind.

Just Facts:

- According to data from the Connecticut Coalition to End Homelessness, homelessness is up 39% this year.
- 211 fielded **382,825** calls related to housing and shelter in 2022.
- It is twice as expensive for an individual to be homeless than housed and five times more expensive for a family. Homelessness currently costs the state more than \$100 million every year.

\$5 million for regional housing inspection programs

CT Voices supports the proposed \$5 million grant program to fund regional housing inspection programs through councils of government. As Connecticut faces a housing shortage, housing code enforcement is critical to ensure that landlords, who often know their tenants have few other options, do not neglect their maintenance responsibilities. This funding will help keep tenants safe and increase pressure on landlords to fulfill their obligations to provide good, quality housing.

Provisions of H.B.6781 not included in testimony:

- Require training for housing authority commissioners
- Require housing authorities to report an annual audit to DOH
- Push DOH to try to spend all available RAP funding annually
- Program to cover landlord losses from waiting for RAP or vouchers
- Higher taxes for businesses purchasing property high-value properties (above \$800k), revenue above \$180 million goes to Housing Trust Fund

- Remove transfer tax on selling affordable housing units
- \$250k to hire someone to develop model codes
- \$5 million for the landlord relief pilot program described above

Testimony for S.B. 4: An Act Concerning Connecticut's Present and Future Housing Needs.

We support S.B. 4 and the significant reforms and investments it would make to increase housing affordability in Connecticut. This testimony includes explanations of our support for specific components of the bill:

Rent stabilization

While the substitute language of this bill removes this section, CT Voices supports the idea of rent stabilization for our state's most vulnerable families. This bill would limit the ability of a Connecticut landlord to increase rents on tenants during certain periods of time and without at least 90 days' written notice. It would also cap rent increases to four percent Consumer Price Index (CPI) inflation adjustments as calculated and posted by the Connecticut Commissioner of Housing.

Housing in Connecticut is painfully unaffordable to many low and middle-income households. According to a recent report by CNBC, the New Haven-Milford metropolitan statistical area (MSA) experienced the third most significant surge in rent in the United States between 2021 and 2022, with the median rent increasing by 24.4 percent. This heralds an increased risk of housing displacement for many households. Nevertheless, this comes as no shock since, despite the existence of numerous laws to prevent price gouging and safeguard consumers; there are no comparable regulations in place to shield tenants from rent gouging.

Currently, no durable statewide parameters are in place that restrict the amount by which a landlord can raise the rent. Furthermore, tenants have a limited window of time within which to relocate in the event that the proposed rent hike is beyond their means. These circumstances make it difficult to secure suitable housing and oblige many individuals to allocate an unsustainable proportion of their income toward rent. As a result, housing stability is increasingly imperiled, and the risk of eviction and homelessness is heightened.

The correlation between evictions and arbitrary rent hikes is widely recognized, and the pursuit of profits has contributed to the escalation of rental prices. The weight of rental expenses undeniably burdens renters. However, rent control policies have proved helpful in jurisdictions such as Washington, DC and New Jersey, where they have safeguarded tenants from the recurrent risk of exorbitant rent hikes during lease renewals. The weight of rental expenses undeniably burdens rentered to the escalation of rental prices. The weight of rental expenses undeniably burdens rentered to the escalation of rental prices. The weight of rental expenses undeniably burdens rentered to the escalation of rental prices. The weight of rental expenses undeniably burdens rentered to the escalation of rental prices.

Introducing rent increase caps across the state would protect tenants from excessive rent increases and introduce more stability for renters and the market writ large, protecting lower income families and those on fixed incomes from displacement while also keeping rent affordable and potentially the development and construction sectors in check. In 2019, Oregon and California enacted laws introducing statewide rent increase caps. These states set their caps

at modest percentages in addition to the Consumer Price Index (CPI). xxi California's law took effect in 2020, and Oregon's took effect in 2019.

It is important to note that it is still too early to analyze these laws' impact on the affordable housing crisis and larger markets. There are no suggestions that this constitutes a panacea for the housing crisis, and this does not address the underlying problem of insufficient affordable housing units. Still, research suggests it will increase housing stability for those already in rental properties, which is necessary to stem houselessness. Capping rent increases at 4 percent plus the CPI will account for inflation and ensure that property owners can still make a fair profit. In addition, a 90-day notice of rent increase will ensure that tenants have time to make informed decisions on whether to move or if they will be able to afford the raised rent. To make sure rent stabilization positively impacts the housing market for tenants, we also urge the General Assembly to consider the potential impact of this legislation on future property maintenance and housing construction, which may be affected by rent stabilization. For the health and safety of residents, this legislation should ensure that landlords are not disincentivized from properly maintaining their properties. State and local agencies already struggle to enforce existing housing codes, and rent stabilization legislation should include provisions allowing landlords to recoup necessary maintenance investments. xxii In addition, our state has an apparent shortage of affordable housing units—one estimate puts the supply gap at 137,304 affordable units. xxiii This rent stabilization bill, or companion legislation, should also include provisions that ensure additional new affordable housing units will continue to be built so that Connecticut can continue to grow and provide new affordable housing options for low- and middle-income families. It is crucial to ensure that policies are carefully crafted to encourage the development of reasonably priced housing while simultaneously shielding tenants from excessive rent hikes. xxiv

Overall, the proposed legislation aims to shield households residing in rental properties from the detrimental effects of capricious rent hikes and undue exploitation by landlords in situations where rental options are limited. This would ensure that renters are safeguarded, even if they opt to seek alternative housing. While this measure will not provide a definitive resolution to the challenge of affordable housing, it would contribute to stability and security in the interim as the state endeavors to improve the availability of suitable and reasonably priced housing options and promote overall economic stability.

Efforts to prevent evictions during the winter

CT Voices supports efforts to prevent evictions during the winter. For both mobile home park residents and tenants in rental units across the state, facing eviction during the winter can be dangerous. During the winter, residents facing the housing insecurity that often results from eviction may find themselves in freezing temperatures that threaten their health and can be fatal if they are not able to find shelter. Evictions during the winter should be avoided when at all possible, and CT Voices supports the provisions of S.B. 4 that work towards this goal. We also recommend provisions to prevent landlord foreclosures due to nonpayment of rent.

Limits on tenant screening fees

CT Voices also supports provisions of S.B. 4 limiting fees a landlord may charge in connection with tenant screenings. Tenant screening fees can be a significant burden on prospective renters,

particularly when housing is in short supply and renters may submit applications for several units before being accepted for one. This provision would limit the cost to prospective tenants by ensuring that landlords cannot overcharge them for screening fees. You can see our testimony on page 2 of this submission for more details.

Limits on rental late fees.

When tenants are just a few days late on rent, rental late fees should not compound existing financial insecurity. CT Voices supports establishing, within reason, limits on these fees.

Allowing municipalities to require natural person ownership disclosure for rental properties.

CT Voices supports the provisions in H.B.6781 which would allow municipalities to require the disclosure of natural person ownership of rental property. We also suggest amending H.B. 6781 to require—as opposed to allow—municipalities to collect natural person property ownership information. You can see our testimony on page 3 of this submission for more details.

Creating housing code violation complaint forms in English and Spanish

CT Voices supports the proposal to create housing code violation complaint forms in English and Spanish, which will make it easier for tenants to get neglected repairs in their homes addressed by municipal housing enforcement agencies. According to Census Data, approximately 288,000 CT residents speak English less than "very well." We recommend that housing code violation forms also be developed in other languages to accommodate a broader range of residents whose primary language isn't English.

Encouraging workforce housing development

CT Voices supports the proposal to encourage mixed-income workforce housing development. This type of development is desperately needed, and incentives to help build this housing are welcome. In order to ensure that workforce housing is built in towns that have historically prevented the construction of dense mixed-income housing, the Legislature will need to address the exclusionary zoning barriers that have blocked housing development in many Connecticut communities for decades.

Retrofitting and upgrading deed-restricted low-income housing in environmental justice communities

CT Voices supports investing \$200 million a year for five years to retrofit and upgrade deed-restricted affordable housing in environmental justice communities. This investment would improve the living conditions of thousands of low-income renters across the state, particularly in neighborhoods that have been underinvested in for many years.

Pilot program to provide temporary housing to houseless residents

CT Voices supports creating a pilot program to provide temporary housing to houseless residents in the state. We recommend that S.B. 4 provide sufficient funding to ensure the pilot benefits a significant number of people experiencing houselessness in Connecticut this year.

Testimony for H.B. No. 6633: An Act Concerning a Needs Assessment and Fair Share Plans for Municipalities to Increase Affordable Housing.

The shortage of affordable housing has resulted in high housing costs, which renders housing in Connecticut prohibitively expensive for low and middle-income households. The limited housing stock leads to higher demand for homes and increases in home prices, forcing many into houselessness, unaffordable housing, and unsafe homes. This issue further exacerbates the discriminatory policies and practices that have made Connecticut one of the nation's most segregated and unequal states.

In 2022, we wrote about the affordable housing shortage in the state and highlighted how it disproportionately affects low and middle-income families and households of color. The National Equity Atlas estimates that in Connecticut, 15 percent of renter households were behind on rent at the end of 2022. They found that 85 percent of such households were low-income, 61 percent were people of color, and 59 percent were households with children.

All communities, not just a handful, across the state, must work towards solving the problem that keeps many families from securing safe and affordable housing. It is estimated that Connecticut needs to build 137,304 affordable housing units to keep up with demand. **xxi* Finding housing that would cost less than 30 percent of household income is even more difficult for extremely low-income households. The National Low Income Housing Coalition (NLIHC) estimates that Connecticut needs 85,403 more rental units to be affordable to extremely low-income households. **xxxi**

"Fair share" aims to improve housing availability for low- and middle-income families, enabling them to live in any town across the state rather than being limited to a few densely populated cities, inner-ring suburbs, and rural areas. If every town in Connecticut fulfills its responsibility to plan and zone for its fair share of affordable housing, working and middle-income residents will have many more options. For too long, there have been failures in ensuring that a range of individuals, from teachers and construction workers to cashiers and firefighters, can afford to reside in the majority of towns within our state. This bill will create a process that promotes the building of affordable housing for low- and middle-income families in every town across our great state.

When compared to the United States as a whole, Connecticut has a high percentage of households that are housing cost-burdened, and this is disproportionately prevalent among lower-income families and families of color. As per the 2021 American Community Survey (ACS), 35 percent of all Connecticut residents spend 30 percent or more of their income on housing, while 52 percent of renters pay 30 percent or more on housing. Increasing the number of affordable housing units has various benefits, including improving the quality of life for low- and middle-income households, encouraging local economic growth, and decreasing public costs, all of which ultimately benefit the economy.

In addition to enhancing housing affordability, a fair share policy would positively affect economic growth and job creation, which has been a focus for Connecticut policymakers for many years. Research by the Open Communities Alliance estimates that enacting this bill would create approximately 80,000 jobs and generate \$12.2 billion in state and local tax revenue over the next decade. **xxiii* High housing costs also make it challenging for businesses to attract and keep employees. However, a variety of affordable housing options, created in part through fair

share, can not only enable stability for families to find economic security, but it will also help the state save money on houselessness supports and other housing-related social services in the long term, making communities more attractive to companies and workers. **xxxiv**

Passing this bill will ensure that steps are taken to set all municipalities on a path to creating affordable housing options for various income brackets. The diversity of housing options that will grow out of a fair share system will promote economic growth, diversity in our community, and more equitable opportunities for families to thrive and find security in housing.

Connecticut Voices for Children urges the committee to pass H.B. No. 6781: An Act Addressing Housing Affordability for Residents in the State, S.B. 4: An Act Concerning Connecticut's Present and Future Housing Needs, and H.B. No. 6633: An Act Concerning a Needs Assessment and Fair Share Plans for Municipalities to Increase Affordable Housing.

Thank you for your time and consideration.

Sincerely,

Samaila Adelaiye, Ph.D. Research & Policy Fellow Connecticut Voices for Children

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